

**REMARKS/ARGUMENTS**

**Status of the Application:**

Prior to entry of this response, claims 25, 30-57 and 59-62 are pending in this application. Claims 25, 30-34, 36-41, 45, 46, 48-53, 55, 56, and 59-61 were rejected under 35 U.S.C. § 101 for being directed to non-statutory subject matter. Claims 25, 30-34, 36-41 45,46, 48-53, 55, 56, and 59-61 were also rejected under 35 U.S.C. § 112 2nd paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Claims 25, 30-34, 36-41 45,46, 48-53, 55, 56, and 59-61 were also rejected under 35 U.S.C. § 102 as being anticipated by the prior art as noted in Applicants' disclosure. Alternatively, Claims 25, 30-34, 36-41 45, 46, 48-53, 55, 56, and 59-61 were rejected under 35 U.S.C. § 103 as being unpatentable over the prior art as noted in Applicants' disclosure. In addition, Claim 53 was objected to under 37 C.F.R. § 1.75(c), as being of improper dependent form for failing to further limit the subject matter of a previous claim. No new claims have been added. Claims 25, 30, 31, 33, 35, 39, 42-44, 47, 50, 54, 57, 58 and 60-62 have been canceled, and claims 32-34, 36-38, 40, 41, 45, 46, 48, 49, 51, 52, 55, 56, and 59 have been amended. Thus, after entry of this response, claims 32, 34, 36-41, 45, 46, 48, 49, 51-53, 55, 56, and 59 will stand pending in the application.

**Claim Amendments:**

Claim 51 has been rewritten in independent form to include the limitations of claims 30 and 31, from which claim 51 formerly depended. Claims 32-34, 36-38, 40, 41, 45, 46, 48, 49, 51, 55, 56, and 59-61 have been amended to depend from proper base claims, as a result of the amendment of claim 51 and the cancellation of claims 30 and 31. Several of the claims have also been amended to conform with the base claim to which they now correspond (e.g., claim 39 has been amended to recite a “first group processing control”). In addition, claim 52 has been amended to remove duplicative limitations and to conform with the base claim to which it now corresponds.

Claim 51 has also been amended to indicate that the processing controls are “implemented by a computer,” and that the group master records are “used by a computer to

associate" the respective financial records. The applicants submit that these amendments to claim 51 are supported by, *inter alia*, line 41 on page 14 and lines 1-28 on page 15 of the specification. Claim 51 has been amended to recite that "a first set of parameters defining a relationship between the first financial record" and "a second set of parameters defining a relationship between the third financial record and the second group master record." This amendment is supported by, *inter alia*, lines 13-20 on page 23 of the specification.

Claim 53 has been amended to positively recite limitations corresponding to the stated purpose of the relationships between certain financial records and their corresponding group master records. Support for these amendments may be found, *inter alia*, at lines 23-40 on page 41 and lines 7-19 on page 24 of the specification.

Claim 59 has been amended to provide proper antecedent basis for the term "processing option."

Rejections Under 35 U.S.C. § 101:

The Office Action has rejected Claims 25, 30-34, 36-41 45,46, 48-53, 55, 56, and 59-61 under 35 U.S.C. §101 because the claimed invention is directed to non-statutory subject matter. The applicants respectfully submit that the claims, as pending after entry of this amendment, overcome the rejection under § 101. Independent claim 51, from which all of the remaining claims depend (either directly or indirectly), recites, *inter alia*, that "individual processing of the first [second, etc.] financial record is at least partially controlled by a first [second, etc.] processing control implemented by a computer. The same claim further recites that "the group processing control is used by the computer in conjunction with at least the second processing control to provide group level processing." As amended, claim 51 clearly recites a technological basis for the claim, and the claim therefore recites statutory subject matter in compliance with § 101. Likewise, the remaining claims, each of which depend from claim 51, necessarily include the same recitations. The applicants, therefore, respectfully request that the rejections under § 101 be withdrawn.

Rejections Under 35 U.S.C. § 112:

The Office Action rejected Claims 25, 30-34, 36-41 45,46, 48-53, 55, 56, and 59-61 under 35 U.S.C. §112 2nd paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. In particular, the Office Action rejected claims 25, 33, 49 and 52 on specific grounds (the “specific § 112 rejections”). The remaining § 112 rejections (the “general § 112 objections”) were based on the Office Action’s §101 rejections, discussed above, and the Office Action stated that these § 112 rejections would be withdrawn if the § 101 rejection were overcome. Because, as stated above, the Applicants believe that the § 101 rejection has been overcome by the amended claims, the Applicants respectfully request that the general § 112 rejections be withdrawn as well.

With respect to the specific § 112 rejections, claims 25 and 33 have been canceled, and the rejections of those claims, therefore, are moot. The Office Action rejects claim 49 on the basis that the term “business rule” is indefinite. The Applicants respectfully traverse this rejection and point the Examiner to page 24, line 40 through page 25, line 35 of the specification, which explains in detail what is meant by the term “business rule” and provides several exemplary business rules for illustrative purposes. It is submitted, therefore, that one skilled in the art, with the benefit of the specification’s disclosure, would easily understand the meaning of “business rules,” as that term is used in the claims, and that claim 49 thus is not indefinite.

Claim 51 was rejected under § 112 because the phrase “distinct from rules used to define a relationship between the third financial record and the second group master record.” It is unclear to which part of this phrase the Office Action objects. Nonetheless, claim 51 has been amended to recite that “a first set of parameters defining a relationship between the first financial record and the first group master record is distinct from a second set of parameters defining a relationship between the third financial record and the second group master record.” The term “parameter,” and the way it defines a relationship between a financial record and a group master record, are described in detail at, *inter alia*, page 23, line 13 through page 24, line 27 of the specification. One definition of the term “distinct” is “Not identical; different; individual.” (Webster’s Revised Unabridged, 1913 Edition) (accessed at <<http://machaut.uchicago.edu/cgi-bin/wwdict>>)

bin/WEBSTER.sh?WORD=distinct>). Based on the accepted meaning of the term “distinct” and the specification’s description of the remainder of the phrase, as amended, the Applicants respectfully submit that one skilled in the art would easily understand what is meant by the claimed element, and claim 51 therefore is patentable under § 112.

Rejections Under 35 U.S.C. §§ 102, 103:

The Office Action rejected Claims 25, 30-34, 36-41 45,46, 48-53, 55, 56, and 59-61 under 35 U.S.C. §102 as being unpatentable over the prior art as noted in Applicants’ disclosure. The applicants respectfully submit that the claims, as amended, overcome each of the Office Action’s rejections under §§ 102 and 103. The Office Action correctly noted that claim 51 recites allowable subject matter, and each of the remaining claims still pending depend, directly or indirectly, from claim 51. Hence, the Applicants submit that all claims now pending in the application are allowable and request that the rejections under §§ 102 and 103 be withdrawn.

Objection under 37 C.F.R. § 1.75(c)

Claim 53 was objected to under 37 C.F.R. § 1.75(c), as being of improper dependent form for failing to further limit the subject matter of a previous claim. Specifically, the Office Action objected that “the purpose of the claim does not further limit that claim.” Claim 53 has been amended to positively recite that “the method further comprises: sharing liability for the first financial record with the group owner; and providing communications in relation to the third financial record to the group owner.” The applicants respectfully submit that claim 53, as amended, overcomes the objection under Rule 75(c) and request that the objection be withdrawn.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

Appl. No. 09/298,505  
Amdt. dated July 8, 2004  
Reply to Office Action of April 8, 2004

PATENT

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

  
Chad E. King  
Reg. No. 44,187

TOWNSEND and TOWNSEND and CREW LLP  
Two Embarcadero Center, Eighth Floor  
San Francisco, California 94111-3834  
Tel: 303-571-4000  
Fax: 415-576-0300  
Attachments  
CEK:nmb  
60200455 v2

|